

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Archie Clyde Chavis and Wanda Chavis
a/k/a Wanda Crooks

S.S. Nos.: xxx-xx-0085 and xxx-xx-4059
Mailing Address: 1137 Landon Street, Durham, NC 27703-

Case No. 09-81611

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 17, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 5, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

<p>North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629</p> <p>Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504</p> <p>Credit Bureau Post Office Box 26140 Greensboro, NC 27402</p> <p>NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006</p> <p>Internal Revenue Service** Post Office Box 21126 Philadelphia, PA 19114-0326</p> <p>Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241</p> <p>Experian P.O. Box 2002 Allen, TX 75013-2002</p> <p>Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534</p> <p>Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000</p>	<p>ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125</p> <p>Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601</p> <p>Arrow Services 5996 West Touhy Avenue Niles, IL 60714</p> <p>Bank of America Post Office Box 15128 Wilmington, DE 19850</p> <p>Capital One Post Office Box 85015 Richmond, VA 23285-5015</p> <p>Capital One *** Post Office Box 30285 Salt Lake City, UT 84130-0285</p> <p>Care Credit c/o GE Money Bank Post Office Box 981127 El Paso, TX 79998-1127</p> <p>Chance Hart 3100 N. Roxboro Street Durham, NC 27704</p> <p>Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040</p>	<p>Credit Financial Services Post Office Box 451 Durham, NC 27702-0451</p> <p>CSDDUR Post Office Box 530 Durham, NC 27702-0530</p> <p>Durham County Tax Collector Post Office Box 3397 Durham, NC 27701</p> <p>Durham Regional Hospital Post Office Box 91040 Durham, NC 27708-1040</p> <p>Foxfire Apartments c/o Collectron 2046 West Park Place Blvd. Suite H Stone Mountain, GA 30087</p> <p>GMAC ** P.O. Box 380901 Bloomington, MN 55438-0901</p> <p>Home Credit Corporation Post Office Box 15695 Durham, NC 27704</p> <p>Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615</p> <p>Macy's 9111 Duke Blvd Mason, OH 45040</p>
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NC State Employees
900 Wade Avenue
Raleigh, NC 27611

US Dept. of Education
Post Office Box 7202
Utica, NY 13504-7202

NCO Financial Systems
Post Office Box 3500
Jackson, MI 49204-3500

Verizon NJ
236 E Town St.
Columbus, OH 43512

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Podiatry Foot & Ankle Institute
20 Prospect Avenue
Suite 803
Hackensack, NJ 07601

Security Collection Agency**
Post Office Box 910
Edenton, NC 27932

Sprint
c/o Enhanced Recovery Corp.
10550 Deerwood Park Blvd.
Suite 600
Jacksonville, FL 32256

Sprint
c/o Pentagraph
5959 Corporate Drive
Houston, TX 77036

T-Mobile**
Bankruptcy Department
Post Office Box 37380
Albuquerque, NM 87176-7380